Please amend the above application as follows:

In The Claims

5   Please amend Claims 1, 4, 16, 17, 22, 30, 31, 34, 35, 38, 50, 51, 56, 64, 65, and 68 as

follows:

1.   (currently amended)An apparatus for providing a decisioning solution for a

customer, said customer accepting Internet transactions from participating parties, and

10   for facilitating processing of payments between said participating parties, said apparatus

comprising:

        a decisioning engine;

        a message unit architecture for providing smooth integration with messaging to

and from said customer;

15   means for electronic transferring of funds between said parties, said means

comprising using said message unit architecture, wherein a message unit for transfer of

funds comprises, but is by no means limited to, purchase information data, seller

information data, shipping data information data, auction information data, buyer

entered data, source generated data, client maintained data, buyer data, DDA

20   information data, and additional credit card processing information data, wherein said

customer can facilitate processing a transfer of funds through a message unit interface

to said decisioning engine;

        means for authenticating said participating parties;

        means for handling exceptions between said participating parties;

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means for processing and reconciling said funds using said message unit architecture;

means for interfacing with said customer's Web page using said message unit architecture;

5   means for reporting to said customer suspicious activity by any of said parties;

means for determining and indicating to said parties approval for shipment of goods and services by said customer; and

means for said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said

10   customer to transact with said parties, and said decisioning solution based on a determined risk of any of said parties.

2.   (original) The apparatus of Claim 1, wherein said customer is a merchant and said participating parties comprise at least one seller or at least one buyer.

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3.   (original) The apparatus of Claim 1, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic transfer of funds is between any of, but not limited to:

at least one consumer and at least one consumer;

20   at least one consumer and at least one business; and

at least one business and at least one business.

4.   (currently amended) The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing [5 second] a

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predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.

5   5.   (original) The apparatus of Claim 1, wherein said means for authentication of parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.

6.   (original) The apparatus of Claim 1, wherein said means for authentication comprises protected information.

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7.   (original) The apparatus of Claim 6, wherein said protected information comprises encrypted information.

8.   (original) The apparatus of Claim 1, wherein means for handling exceptions
15   further comprises returned item processing, and wherein said payments processing uses electronic checks.

9.   (original) The apparatus of Claim 1, wherein means for handling exceptions further comprises chargeback item processing, and wherein said payments processing
20   uses credit card transactions.

10.   (original) The apparatus of Claim 2, wherein means for handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.

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11. (original) The apparatus of Claim 1, wherein m ans for reconciling funds further comprises means for disbursing some of said funds for approved transactions of said Internet transactions.

5   12. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises international disbursements of some of funds using international currencies.

13. (original) The apparatus of Claim 12, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.

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14. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises means for real-time debit of some of said funds for electronic check transactions.

15   15. (original) The apparatus of Claim 14, further comprising means for guaranteed . hold on funds.

16. (currently amended) The apparatus of Claim 1, wherein means for interfacing with said customer's Web page further comprises:

20   means for sending to said customer's Web page results from [a 5 second] a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.

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17. (previously amended) The apparatus of Claim 1, wher in means for interfacing with said customer's Web page further comprises:

a [proprietary] message unit architecture facilitating online messaging to and from said customer.

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18. (original) The apparatus of Claim 1, wherein means for interfacing with said customer's Web page further comprises:

batch processing architecture for timely processing of transactional level reconciliation information.

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19. (original) The apparatus of Claim 18, wherein said transactional level reconciliation information comprises originations and exception items.

20. (original) The apparatus of Claim 1, wherein means for interfacing with said

15 customer's Web page, further comprises:

means for accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

21. (original) The apparatus of Claim 1, wherein means for interfacing with said

20 customer's Web page uses either of, but is not limited to, personal computer or wireless technology.

22. (previously amended) The apparatus of Claim 1, wherein means for reporting suspicious activity to said customer, further comprises:

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means for conducting [proprietary] additional corresponding decisioning and [proprietary] intra-day fraud-screening.

23.   (original) The apparatus of Claim 1, wherein means for reporting suspicious
5   activity to said customer, further comprises:

   alert reports on said suspicious activity.

24.   (original) The apparatus of Claim 1, wherein means for reporting suspicious, activity to said customer, further comprises:

10   a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.

25.   (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said
15   merchant, further comprises:

   means for performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.

26.   (original) The apparatus of Claim 2, wherein means for determining and
20   indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

   means for controlling loss exposure for said merchant.

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27. (original) The apparatus of Claim 2, wher in means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for identifying risk parameters for velocity and for identifying spending
5   limits on said transactions for said merchant.

28. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

10   means for guaranteeing a payment to said merchant after said shipment of goods and services; and

means for providing insurance against fraud after said shipment of goods and services.

15   29. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and
20   means for providing insurance against fraud after a payment.

30. (currently amended) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer,

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and said decisioning solution based on a determined risk of said at least one buy r, further comprises:

means for performing [5 second] a predetermined number of seconds online decisioning.

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31. (previously amended) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer,

10 further comprises:

means for performing additional [proprietary] intra-day fraud-screening.

32. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to

15 said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

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33. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said

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d cisioning solution based on a determined risk of said at least on buyer, further comprises:

means for storing data of said transactions, said data to be used for providing future decisioning solutions.

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34. (previously amended) The apparatus of Claim 25, wherein means for performing risk analysis further comprises:

means for using risk management criteria [that are used for proprietary and/or for conventional programs to] for any of determin[e]ing, quantifying, and[/or] qualifying risk

10 of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer [and/]or seller, behavior of buyer [and/]or seller, conventional statistical information, and mode of operations are determined.

35. (currently amended) A method for providing a decisioning solution for a

15 customer, said customer accepting Internet transactions from participating parties, and for facilitating processing of payments between said participating parties, comprising:

providing a decisioning engine;

providing a message unit architecture for providing smooth integration with messaging to and from said customer;

20 electronically transferring funds between said parties, said electronically transferring funds using said message unit architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information data, seller information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, DDA

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information data, and additional credit card processing information data, wherein said customer can facilitate processing a transfer of funds through a message unit interface to said decisioning engine;

    authenticating said participating parties;

5   handling exceptions between said participating parties;

    processing and reconciling said funds using said message unit architecture;

    interfacing with said customer's Web page using said message unit architecture;

    reporting to said customer suspicious activity by any of said parties;

    determining and indicating to said parties approval for shipment of goods and

10   services by said customer; and

    said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said customer to transact with said parties, and said decisioning solution based on a determined risk of any of said parties.

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36.   (original) The method of Claim 35, wherein said customer is a merchant and said participating parties comprise at least one seller or at least one buyer.

37.   (original) The method of Claim 35, wherein said participating parties comprise

20   consumers and businesses, and wherein said means for electronic transferring of funds is between any of, but not limited to:

    at least one consumer and at least one consumer;

    at least one consumer and at least one business; and

    at least one business and at least one business.

38.   (currently amended)   The method of Claim 35, wherein authenticating parties further comprises performing [5 second] a predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.

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39.   (original) The method of Claim 35, wherein authenticating parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.

40.   (original) The method of Claim 35, wherein authenticating parties uses protected
10   information.

41.   (original) The method of Claim 40, wherein said protected information comprises encrypted information.

15   42.   (original) The method of Claim 35, wherein handling exceptions further comprises returned item processing, and wherein said payments processing uses electronic checks.

43.   (original) The method of Claim 35, wherein handling exceptions further
20   comprises charge back item processing, and wherein said payments processing uses credit card transactions.

44.   (original) The method of Claim 36, wherein handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.

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45.   (original) The method of Claim 35, wherein reconciling funds further comprises means for disbursing some of said funds for approved transactions of said Internet transactions.

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46.   (original) The method of Claim 35, wherein reconciling funds further comprises international disbursements of some of funds using international currencies.

47.   (original) The method of Claim 46, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.

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48.   (original) The method of Claim 35, wherein reconciling funds further comprises means for real-time debit of some of said funds for electronic check transactions.

15   49.   (original) The method of Claim 48, further comprising guaranteeing hold on funds.

50.   (currently amended) The method of Claim 35, wherein interfacing with said customer's Web page further comprises:

20   sending to said customer's Web page results from a [5 second a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.

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51.   (pr viously amended) The method of Claim 35, wherein interfacing with said customer's Web page further comprises:

a [proprietary] message unit architecture facilitating online messaging to and from said customer.

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52.   (original) The method of Claim 35, wherein means for interfacing with said customer's Web page further comprises:

batch processing architecture for timely processing of transactional level reconciliation information.

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53.   (original) The method of Claim 52, wherein said transactional level reconciliation information comprises originations and exception items.

54.   (original) The method of Claim 35, wherein interfacing with said customer's Web

15   page, further comprises:

accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

55.   (original) The method of Claim 35, wherein interfacing with said customer's Web

20   page uses either of, but is not limited to, personal computer or wireless technology.

56.   (previously amended) The method of Claim 35, wherein reporting suspicious activity to said customer, further comprises:

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conducting [proprietary] additional corresponding decisioning and [proprietary] Intraday fraud-screening.

57.·   (original) The method of Claim 35, wherein reporting suspicious activity to said
5   customer, further comprises:

    providing alert reports on said suspicious activity.

58.   (original) The method of Claim 35, wherein reporting suspicious activity to said customer, further comprises:

10   providing a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud. .

59.   (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further
15   comprises:

    performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.

60.   (original) The method of Claim 36, wherein determining and indicating to said at
20   least one seller approval for shipment of goods and services by said merchant, further comprises:

    controlling loss exposure for said merchant.

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61.   (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

    identifying risk parameters for velocity and for identifying spending limits on said
5   transactions for said merchant.

62.   (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

10   guaranteeing a payment to said merchant after said shipment of goods and services; and

    providing insurance against fraud after said shipment of goods and services.

63.   (original) The method of Claim 36, wherein determining and indicating to said at
15   least one seller approval for shipment of goods and services by said merchant, further comprises:

    guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and

    providing insurance against fraud after a payment.
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64.   (currently amended)   The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said

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decisioning solution bas d on a det rmined risk of said at least on buy r, furth r comprises:

performing [5 second] a predetermined number of seconds online decisioning.

5   65.   (previously amended) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

10   performing additional [proprietary] Intraday fraud-screening.

66.   (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based

15 on a determined risk of said at least one buyer, further comprises:

dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

67.   (original) The method of Claim 36, wherein providing said decisioning solution to

20 said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

storing data of said transactions, said data used for providing future decisioning solutions.

tegration with merchant's Web page, and reporting of suspicious activity.

68.　　(previously amended) The method of Claim 59, wherein performing risk analysis further comprises:

5　　　　using risk management criteria [that for proprietary and/or for conventional programs to] for any of determin[e]ing, quantifying, and[/or] qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer [and/]or seller, behavior of buyer [and/]or seller, conventional statistical information, and mode of operations are determined.

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